

# LENDERS' DAY AT SBA

Wednesday, September 7, 2005

429 North Pennsylvania Street, Suite 100, Indianapolis

10:30 am to 6:30 pm

*\*Apply for a small business loan\**

*\*Talk with the most active SBA business banks\**

*\*Meet with a small business counselor\**

- Business Loans up to \$2 million
- Loans used for working capital, inventory, machinery, equipment, exporting, facility acquisition or construction, purchase of a small business or a franchise
- Loan maturities up to
  - 5 to 7 years for working capital
  - 10 years for fixed assets
  - 25 years for buildings

## FOR LOAN APPLICATION

### **Existing Business**

#### ***Business Plan Including:***

- Current balance sheet and past 3 years P & L statements
- Projection of revenues, expenses, and profit for next 12 months
- Cash flow projection for the next 12 months
- List of business collateral
- Narrative describing business operations including amount and intended uses for the loan
- Personal financial statement for each owner, partner or stockholder

### **New Business**

#### ***Business Plan Including:***

- Detailed description of the proposed business, including business structure, management, how it will operate, marketing plans, analysis of economic conditions and competitors
- Narrative describing capital needed to start the business and sources and amounts available in addition to the loan
- Projection of revenues, expenses, and profits for the first 12 months with assumptions used to make projections
- Projection of cash flow for the first 12 months with assumptions
- List of collateral
- Personal financial statement for each owner, partner or stockholder

RESERVATIONS SUGGESTED: JOYCE ABLE (317) 226-7272 or visit according to your schedule